

Health Cover Abroad



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When it comes to treating critical illnesses, receiving the best care can make a big difference in health outcomes.

At MetLife, your health and wellness is our top priority which is why we have introduced Health Cover Abroad to give you more choice and access to world-class medical advice and treatment.

Did you know?



The average age of a critical illness claimant in the region is 48 (*Gulf news 2018*)¹

Full service treatment among leading global specialists

Health Cover Abroad is a comprehensive critical illness benefit that can support you through your entire critical illness treatment from diagnosis to recovery.

If diagnosed with one of the 6 covered critical illnesses, this benefit offers you the chance to receive treatment in leading medical centres and hospitals outside of the Gulf², specializing in your condition. It also covers related expenses including travel and accommodation for the patient and a companion, up to \$2 MM USD³ over the life time of the policy.



Covered critical illnesses:

- Cancer
- Coronary artery bypass surgery
- Heart valve surgery
- Treatment of Benign “Brain Tumor”
- Live-donor organ transplant
- Bone Marrow Transplant

A waiting period of 90 days applies for critical illnesses.

¹ <https://gulfnews.com/uae/why-you-need-critical-illness-cover-1.2226035>

² Gulf region (Bahrain, Kuwait, Oman, Qatar, UAE) are excluded

³ Maximum cover per year is USD 1 million

Benefits of Health Cover Abroad

How does it work?

Upon diagnosis of a covered critical illness, you will be eligible for a 2nd medical opinion and receive a customized treatment plan to be administered at leading facilities abroad specializing in your specific condition.

You can focus on getting well, while we take care of the rest!

It's true! We want you to focus on getting better. If you opt to proceed with one of the recommended treatment plans abroad, then MetLife will take the next steps to put the plan into immediate action. We keep an eye on you all the way:



Travel and
accommodation



Daily
hospitalization



Medical
treatments



Medical follow-up
and medication



Body
repatriation

Note: Benefits offered above will form part of the total annual and lifetime cover of USD 1 million and USD 2 million respectively.

How it works

The Journey:

Upon diagnosis of one of the covered conditions:



Stories like yours

Ahmed's Case Story

Ahmed is a 58 year old male living in Egypt. Medical tests in a routine check up signaled a possible cancer diagnosis, but local specialists were unable to confirm.

He triggered his Health Cover Abroad policy for a review. He agreed to obtain treatment in a leading facility in Germany specializing in his complicated condition, and was flown over along with his brother for support.

Ahmed underwent a month-long chemo-therapy treatment as well as a required bone marrow transplant, followed by 6 month rehabilitation and observation in the hospital.

Once cleared to leave, he and his brother returned to Egypt. Ahmed is no longer facing a terminal diagnosis, he's with his family and getting better every day.

For Ahmed, the option of international treatment through his MetLife life insurance policy saved his life.



Covered costs and procedures:

- Diagnostic testing and medical consultations.
- Bone marrow transplant, chemotherapy at Charité Berlin Hospital and further follow-up consultations.
- Flights, private transfers and accommodation for Ahmed and his brother.
- Health Cover Abroad medical concierge services, including interpretation and translation for his entire stay.